

# **2005 PLAN YEAR HEALTH INSURANCE OPEN ENROLLMENT COBRA PARTICIPANT**

Dear COBRA Member:

This letter is to inform you that the Open Enrollment period for health insurance is October 25, 2004, through November 5, 2004. If you are eligible, and wish to continue your COBRA coverage through the Public Employee Health Insurance Program, please read the enclosed information carefully.

- The enclosed Health Insurance Handbook and supplement describes the type of plans available and the benefits offered for the 2005 Plan Year. On pages 18 and 19 of the Health Insurance Handbook you will find a chart that illustrates region selection and carrier availability in each county in Kentucky. Please check the chart to see which Health Insurance Carrier is available in your region.
- COBRA rates are listed on an enclosed sheet. Please disregard the contribution chart on pages 16 and 17 of the Health Insurance Handbook.

## **If you wish to continue your COBRA coverage for the 2005 Plan Year you will need to:**

- 1) Read the enclosed Health Insurance Handbook and supplement carefully.
- 2) Complete the enclosed application. Make sure you indicate your former employer's name or the agency that offered you COBRA on the line that asks for the name of your employer.
- 3) Return the application to the Health Insurance Coordinator at your former employer or agency that offered you COBRA by NOVEMBER 5, 2004.
- 4) You will receive a premium bill from your Health Insurance Carrier for the January 2005 premium.

## **REMEMBER: YOU MUST COMPLETE A NEW HEALTH INSURANCE APPLICATION FOR THE PLAN YEAR 2005.**

If you have any questions, please contact the Health Insurance Coordinator at your former employer or call the Department for Employee Insurance, Member Services Branch toll-free at (888) 581-8834 for assistance